

IN THE SPECIFICATION

Please amend the specification amendment as detailed below:

Please amend page 3, line 25 – 27 of the 5 June 2007 specification amendment to read as shown below:

a cluster id an-optimal-risk-profile table (155) and an analysis definition table (156). The application database also optionally has an advanced finance system table (157), cash flow analysis-definition table (158).

Please amend page 23, line 32; page 24, line 12; page 25, line 30; page 26, line 4; page 26, line 20; and page 29, line 24 of the 5 June 2007 specification amendment to read as shown below:

element variable table (158 163).

Please amend page 18, line 4; and page 19, line 14 of the 5 June 2007 specification amendment to read as shown below:

cluster id table (157 155).

Please amend page 35, line 18; and page 35, line 20 of the 5 June 2007 specification amendment to read as shown below:

cash flow table (164 158).

Please amend page 54, line 24 of the 5 June 2007 specification amendment to read as shown below:

analysis definition table (158 156).

Please amend page 55, line 2 of the 5 June 2007 specification amendment to read as shown below:

reports table (164 145).